MONEY ON LOAN at £3 per Cent. per Annum.—ARNEWAY'S CHARITY.—NOTICE IS HEREBY GIVEN, that the Trustees of this Charity are enabled to lend out the most Moneys to poor occupiers or lenders resident within the City and Liberty of Westminster, that is to say within the parishes of St. Margaret and St. John the Evangelist, St. Anne, Soho, St. Clement Danes, St. George, Hanover-square, St. James, St. Martin-in-the-Fields, St. Mary-le-Strand, and St. Paul, Covent Garden. The amount of each Loan is not to exceed £50, is to bear interest after the rate of £3 per cent. per annum, and is to be secured by the bond of the borrower, with two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally, between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Solicitor to the Trustees, No. 14, Great Queen-street, St. James's Park.

EDWARD R. STEPHENSON,
By order. Clerk and Solicitor to the Trustees.

NOTE.—The Trustees meet on the second Wednesday in every month, to consider such applications for loans as have been sent in one clear week at the least before the first day of the month.—The service must be unexceptionable.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.
Incorporated by Special Act of Parliament.
TO SECURE THE ADVANTAGE OF THIS YEAR'S ENTRY, PROPOSALS MUST BE LODGED AT THE HEAD OFFICE, OR AT ANY OF THE SOCIETY'S AGENCIES, ON OR BEFORE FIFTH MARCH.
61, Moorgate-street, London, 5th February, 1864. ROB. CHRISTIE, Manager. W. COODE, Agent.

THE LATE FIRE at Messrs. COLLARD'S. The official return of the recent fire at this eminent establishment shows that, in addition to the large amount of property destroyed belonging to the firm, the working tools of their men have been likewise sacrificed. It appears, also, from the proceedings of a public meeting held for raising subscriptions to meet the heavy losses sustained by the workmen, that they were wholly uninsured. With the hope of preventing a similar calamity, the SCEPTRE LIFE AND FIRE ASSURANCE SOCIETY will grant to the persons employed in the above manufactory, and in all other manufactories throughout the empire, Fire Policies for small sums; and, in order to afford every facility to assurers, will appoint the foremen of such establishments special agents of the Society. Prospectuses, and all other information, may be had of the Managing Director, at the Offices, 37, New Bridge-street, Blackfriars, London.

THE HOME COUNTIES AND METROPOLITAN FREEHOLD LAND SOCIETY.
SHARES, 10s. Entrance Fee, 1s. per Share. Subscriptions, 1s. Weekly, or 4s. Monthly.
PRESIDENT.—Lord Dudley Coutts Stuart, M.P.
Vice-Presidents.
The Right Hon. Charles Pelham Villiers, M.P.
Charles Hindley, esq. M.P.
Trustees.
William Ewart, esq. M.P. Apsley Pellatt, esq.
John Williams, esq. M.P.
CHIEF OFFICE—London Mechanics' Institution, Southampton buildings, Chancery-lane, where shares may be obtained, and Subscriptions paid, every Thursday evening, from half-past Seven to Nine o'clock.
PRINCIPAL FEATURES.
A ballot for advances will take place on the first Thursday in every month. Every drawn and paid-up share confers the right to choose one lot. No loan payments. Withdrawal at any time without fine. All law and other charges included in each allotment. Rights to advances may be transferred. Interest allowed on paid-up shares and subscriptions. Directors elected by the shareholders. FRANCIS RAVENSCROFT, Secretary.

WHITE SUFFOLK and RED FACING BRICKS, of superior quality. Moulded Bricks to any pattern.
COWLEY, KENT, and ESSEX BRICKS; also Yellow and Pale Malm Seconds, Cutters, Paviors, Shippers, &c. &c.
KENTISH RAG STONE of the finest quality, and of the blue tint so much approved by Architects, can now be supplied at a reduction in price of about 10 per cent.
Apply to Mr. BENJAMIN GOUGH, F., Newington-crescent, Newington Butts.

BRICKS! BRICKS!! BRICKS!!!—To save postages and letter writing to the numerous enquiries, L. DAVIS takes this medium to acquaint his friends that his Common Stocks and Place are all sold; he has only on hand about one million Washed, and some Paviors.
L. DAVIS is preparing for a large make this year, and is ready to treat with parties for any quantity in reason at a price to be agreed, and thus prevent disappointment and uncertainty.—Plumstead-park Brick-fields near the Royal Arsenal, Woolwich.

BRICKS.—H. DODD is enabled to offer his BRICKS, which are of good quality, at the following low prices; and as his fields are only a quarter of an hour's walk from the City, H. D. earnestly requests purchasers will favour him with a visit, in order to inspect his stock and to judge for themselves:—

Malm cutters	£44.	Per Thousand.
Yellow seconds	32s.	"
Pale seconds	34s.	"
Paviors	45s.	"
Pickings	20s.	"

Delivered within Two miles of the fields.
Malm place, half-washed stocks, and place bricks, at equally low prices. These bricks are sound, well burnt, and unusually free from defects; a very large proportion of the stock being suitable for external facing. Apply to HENRY DODD and Co., at the Counting-house, Horton Brickfields, Grange-walk, near the Rosemary Branch, Hoxton. N.B.—Red pit sand of approved quality constantly on sale, upon reasonable terms; this sand, from its not containing any saline matter, is acknowledged to be preferable to river sand.

LIGHTERAGE.—To Saw-Mill Proprietors, Timber, Slate, and Stone Merchants, or others, requiring Lighterage.—The Advertiser having a large number of Barges, is willing to undertake LIGHTERAGE at prices that defy competition.—CHARLES STRUTTON, 24, Commercial-road, Lambeth.

WIRE-WORK for CEILINGS, manufactured by BUTLER and SON.
Plain Wire-work ..... 2d. per square foot.
Galvanized ditto ..... 2½d. ditto.
Where may be had lime-screens, mascots' sieves, wove wire window blinds, &c. &c.—Wire Works, 4, Elm-street, Gray's-inn-lane, London.

LEGAL AND OTHER IMPORTANT DOCUMENTS CAN BE EFFectually PROTECTED FROM DAMP AND VERMIN.

DAMP and GASEOUS EXHALATIONS.
SANITARY MEASURES.
MEMBERS of BOARDS of HEALTH are especially DIRECTED to the most EFFECTIVE MEANS which they can ADOPT to PREVENT the injurious and often FATAL EFFECTS upon the HEALTH of the COMMUNITY, arising from exhalations that are produced from moisture, decayed animal matter as in graveyards, stagnant water, and collections of foul refuse, tending to produce a miasmatic state of atmosphere. In situations so affected, the impervious quality of the ASPHALTE of SEYSSEL renders it the most perfect PAVEMENT or COVERING that can be relied upon for hermetically sealing, and thereby preventing the rising of moisture and the escape of noxious vapours. The present extensive application of this material for covering roofs, terraces, and arches, for preventing the percolation of wet, is strong evidence of its effectiveness for the above purpose.
T. FARRELL, Secretary.
SEYSSEL ASPHALTE COMPANY,
Stangate, near Westminster-bridge, London.

*** The exclusive supply of ASPHALTE from the MINES of PYRIMONT SEYSSEL is conceded to this COMPANY.

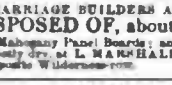
REDUCED PRICES.—EDWARD SIMMS (late William Cleave), of Wilton-road, Pimlico Basin, begs to inform the Trade that he has now on hand, at his Manufactory, the first of its kind ever established, a very large Assortment of Dry and Well-seasoned OAK and DEAL PREPARED FLOORING BOARDS and MATCH BOARDING of all sorts, from 1 inch to 14 inch finish, planed to a parallel width and thickness, and at greatly reduced prices. Timber, Deals, Oak Planks, Sensitings, Sash Sills, Mouldings, improved by Machinery, Lathes, &c.—Apply at E. SIMMS'S late W. Cleave's Flooring Manufactory, Wilton-road, Pimlico Basin.

PREPARED FLOORING.—ALFRED ROSLING begs to call the attention of Builders and Consumers generally to his STOCK of BOARDS, prepared in the best possible manner, and for general use; their superiority to the floor-boards generally sold being sufficiently evinced by the greatly increased demand. A. ROSLING is in a position to offer every description of Baltic and other deals imported into this country at the lowest possible price consistent with fair trading; and begs to solicit the orders of those who have not as yet favoured him, feeling assured he can offer them advantages which they will appreciate.—Southwark-bridge Wharf, Bankside.

T. ADAMS, MAHOGANY and TIMBER MERCHANT, Bermondsey New-road, near the Bricklayers' Arms, ten minutes' walk from the London-bridge Station, will forward, upon application, his REDUCED LIST of the PRICES for SEASONED FLOORING MATCHED BOARD, Deals, and Timber, either whole or cut into any thickness and scantling, &c. Also, his drawing of 300 Patterns of MOULDINGS, on receipt of two postage stamps.—T. A. continues to offer all the advantages so stated in his previous advertisements.

ENGLISH and FOREIGN TIMBER and DEALS, of any length and scantling.
Oak and Ash, from 5s. 6d. to 8s. per foot cube; flash Sills, 3d. 1 inch Yellow or White Batten Boards, prepared, 18s. 6d. to 14s. 6d. per square. 1 inch ditto, 14s. to 17s. 6d. per square.
Yellow Deals, from 3s. 9d. to 4s. each. Plank, from 12d. per hundred.
Dantzig Timber, from 32s. 6d. per load, and all other descriptions at equally low prices for cash.
Apply to Mr. MAY, 30, Leadenhall-street.

TO RAILWAY CARRIAGE BUILDERS AND OTHERS.
TO BE DISPOSED OF, about 20,000 feet of 4 and 4½ in. Mahogany Panel Boards; and also 4, 5, 6, 8, and 11 in. wide Pine, perfectly dry, at L. MARSHALL'S Timber-yard, 48, Goswell-street, opposite Wilderness-row.

MUIR'S PATENT  PLANING MACHINE.
SAW MILLS, GILLINGHAM-STREET, PIMLICO.
TIMBER of any size, PLANK, DEALS, and BATTENS, &c., sawn on the most approved principle; Boards, &c., prepared, matched, and grooved, by Muir's Patent Machinery. The Mills have all the advantages of navigation and water-carriage, being connected with the Thames by the Grosvenor Canal. Goods fetched from the docks, and carted home free of charge.
Address to HENRY SOUTHAM,
Saw Mills, Gillingham-street, Pimlico.
N.B. Estimates given for Sawing and Planing.

THE GENERAL WOOD-CUTTING COMPANY, TIMBER WHARF, SAWING, PLANING, AND MOULDING MILLS, Belvedere-road, Lambeth, near Waterloo-bridge, are prepared to supply timber and deals, &c., cut and uncut, to any extent, at the current prices of the day. They keep a large stock of WELL-SEASONED FLOORING and MATCH BOARDS, which, being manufactured by themselves, they offer at the lowest remunerating profit. Buyers of timber, &c., from the country will find their extensive saw mills a convenience for the immediate conversion of their purchases to any purpose which may suit them.
The Company beg leave to call the attention of the trade to their NEW MOULDING LIST, the largest ever published, and to state that, in addition to the numerous patterns therein delineated, their machinery enables them to execute every description of mouldings, from drawings, &c., with an accuracy and despatch which must insure satisfaction.
The moulding list, containing nearly 300 diagrams, with prices attached, may be had at the mills, or shall be forwarded on receipt of six postage stamps (the amount of the postage thereon).
N.B.—The Company (without previous practice) manufactured and delivered to the Great Exhibition fifty statute miles of mash bars within ten days after receiving Messrs. Fox, Henderson, and Co.'s order, which these gentlemen have certified, and that the work was executed to their entire satisfaction.

MOULDINGS BY MACHINERY.—ARCHBUTT and ATKINSON have just published a new and enlarged list, containing nearly 300 diagrams of Mouldings, with prices attached, lower than any ever yet offered. A copy will be forwarded on receipt of four penny postage stamps.
A. and A. have also on sale Flooring prepared and planed to a parallel width and thickness by improved patent machinery, at greatly REDUCED PRICES, as under:—

	Per square. s. d.		Per square. s. d.
1 inch Yellow	16 0	1 inch White	15 0
1 inch ditto	14 6	1 inch ditto	14 0
1 inch ditto	13 0	1 inch ditto	12 0

140 feet run of 1 inch boards to the square, and 160 feet run of ¾ inch battens to ditto.
Four-panelled Doors, per foot superficial:—

Square.	Moulded one side.		Moulded both sides.	
1¼ inch	4½d.	....	5½d.	....
1½ inch	5½d.	....	6d.	....
1¾ inch	7d.	....	8d.	....
2 inch	7d.	....	8d.	....

Terms cash. Saint Pancras Sawing, Planing, and Moulding Mills, Cambridge-street, Old Saint Pancras-road, close to the Goods Terminus of the Great Northern Railway.

SANDS & EMERY, ROBERT STREET, BEDFORD ROW.

Sashes and Frames, Shop Fronts, Doors, and all other kinds of Joiner's Work supplied on the Lowest possible Scale of Prices. Wainscot and Mahogany Work done in the best manner, and French polished; Shop and Office Fittings on the shortest notice; Glazed and Polished Goods securely Packed for the Country.

By inclosing a postage stamp, a full List of Prices will be returned.

PAINTERS' BRUSHES, manufactured expressly for the use of painters and builders, of the best Russia bristles, warranted. Price list sent post-free on application to the manufacturer, J. B. TYLOR, 22, Great Dover-street, Borough, London. No brushes are genuine unless stamped "J. B. TYLOR, London."

CHURCH BELLS of the highest quality of tone and finish, at 1s. per lb. Peals of bells recast and augmented. House bells, with turned stems and wrought-iron clappers, at 10d. per lb. Clocks at proportionately reduced prices.—Apply to BARRETT and OSBORNE, Etheldreda Foundry, Skinner-street, London.

DAMP WALLS.—NEW PATENT PAINT, as applied on the Thames Tunnel, guaranteed effectual and permanent, on cash by contract to finish 10 square yards for 10s., if 100 yards done, and no charge for packages.
PATENT LIQUID CEMENT for the fronts of houses, by beauty and durability, giving the appearance of Portland stone, and only one-eighth the cost of Oil Paint. In shades of 1, 2, and 3 cwt. at 4s., 12s., and 20s. cwt.
PATENT MINERAL ZINC PAINTS, invaluable for cheapness, beauty, and permanence, ready for use. White Stone and Lead, 3s. Greens and Stone, 4s. per gallon.
NEW PATENT COLOUR for inside work, may be applied on Wood, Stones, Cement, or over Oil Paint. No smell, and will dry in an hour. In shades of 1 cwt. at 14s.
G. BELL and CO., Steam Mills, 2, Wellington-street, Goswell-street.

HUBBUCK'S PATENT WHITE ZINC PAINT.—The PERMANENT WHITE of the artist, by its continued hitherto unrivalled in the use of the artist, is now offered at the price of the ordinary white lead paint.
Four years since the proprietors placed their manufacture on a large scale, and put this elegant Paint in competition with White Lead.
Its confirmed superiority over every other paint hitherto known brought forward various imitations.
These inferior productions, frequently made from zinc ores, containing lead, arsenic, and other deleterious material, all the injurious to health, deficient in body, and reducing the preservative properties for which the original paint stands pre-eminent.
In justice to the proprietors them should not be confounded with the original, even though sold under the pretence, that it is all the same.
Hubbuck's Paint is entirely free from any injurious properties whatever, it is healthful in the manufacture, healthful to use, and healthful in consequence of persons newly painted with it.
As a guard to the painter against the substitution of the inferior paints, each cask is stamped
"HUBBUCK, LONDON, PATENT;"
and if the cask has not been so marked, the reason is obvious.
A Circular with full particulars may be had of THOMAS HUBBUCK and SON, Colour Manufacturers, opposite the London Docks.

THE TWO GREATEST IMPROVEMENTS IN BUILDING.
THE SHEET ZINC from the VIEILLE MONTAGNE COMPANY is already so well appreciated in Great Britain for its superior quality, cheapness, and great durability for roofing purposes, &c., that we need only mention, that during last year alone several thousand tons of zinc have been used for COVERING BUILDINGS, SHEATHING SHIPS, and other manufacturing purposes.
THE PATENT WHITE ZINC PAINT was first brought under public notice in England a few years ago by the Patentees, the Vieille Montagne Zinc Mining Company. The superiority of this paint over white lead is now so thoroughly established, that it will suffice to state that the Admiralty and the most eminent professional men, have adopted it over almost the introduction to the market. When used as an unadulterated state, its chief advantages are, cheapness, brilliancy of colour, hardness, durability, unassailable by foul air or gas, and not injurious to health.—For further particulars apply to Mr. H. F. SCHMOLL, General Agent to the Vieille Montagne Company, 13, Manchester-buildings, Westminster.

EVANS'S MINERAL OXIDE PAINTS.
Offices, 8, Philpot-lane, London.

Green	22s.	per Cwt.
Lead Colour	22s.	"
Stone or Drab	22s.	"
Black	20s.	"
Dark Brown	20s.	"
Yellow (for Turpentine)	18s.	"

Packages of 1 Cwt. and upwards are not charged.
These preparations of the Mineral Oxide Paints will be found more durable, and at the same time more economical, than any other paint.
They are proof against atmospheric action, gases, and salt water, of which the following testimonials are sufficient evidence.
"S. Billiter square,
"GENTLEMEN, 18, April, 1861.
"The result of the trial of your Mineral Oxide Paints on the Barges manufactured by us for the service of the Honourable Commission of the Trinity House, has been very satisfactory, both as it respects the quality and the durability of the Paints, and the economy of cost.
"You are at liberty to make use of this testimonial in their favour. "We are, Gentlemen, your obedient Servants,
(Signed) "BROWN, LENNOX, and CO."
"4, Wharf Canal-road, Kingsland-road,
"Sir, London, April 11, 1861.
"We have used your paint on the various gas works which we have constructed during the last seven years, and have no hesitation in stating it to be the best and most durable covering for iron.
"We shall continue to use and recommend it as heretofore.
"We are, Sir, yours obediently,
(Signed) "WRIGHT WOOD and WRIGHTS."
Other testimonials can be had on application.

THE WASHINGTON CHEMICAL COMPANY, NEWCASTLE-ON-TYNE;
Manufacturers of
PATTINSON'S OXICHLORIDE of Lead.
The Washington Chemical Company having, during the last year, established a Manufactory of Pattinson's Oxichloride of Lead on a large scale, and being able to supply it with regularity, and to execute orders without delay, now proceed to bring this new and valuable preparation of Lead before their friends and the public, quite sure that it will not, in the present age, be condemned because it is new, and that if judged by its merits, it must make its way, and finally take its place as one of the important manufactures of this country.
Pattinson's Oxichloride of Lead is a chemical combination of one equivalent of Chloride of Lead, and one equivalent of Oxide of Lead; it being well known that common White Lead is a chemical combination of one equivalent of Oxide of Lead, and one equivalent of its thermometric of Carbonic Acid, constituting what is called in chemical language, Carbonate of Lead. Now there is no reason to conclude that Carbonate of Lead is the compound of lead valuable as a paint, and still less that it should be the best compound of lead for that purpose. In point of fact it is not so, for the newly-discovered Oxichloride is more, if not in all respects is far superior; its colour is brilliantly white, and in a number of cases it has been tried against the best White Lead that could be obtained, and after a period of upwards of two years it has been found to retain its white colour, considerably better than the lead against which it was tried.
But the chief and by far the most important advantage it possesses is, its remarkable and very decided superiority of Body; by which term the power of covering with a thin film is meant, is understood among Painters. The attention of the discoverer was at a very early period drawn to this circumstance, and since that time, the Washington Chemical Company have had abundant opportunities of placing its superiority in this important particular beyond all doubt. They have themselves performed a number of experiments, and have also caused a number of experiments to be performed, in the language, by various practical men, to ascertain accurately its covering power as compared with the best White Lead, and they now state the proportions to be as 60 to 100, that is, 60 lbs. of Oxichloride paint will cover as much surface as 100 lbs. of the best White Lead, the saving of cost being in the same proportions; besides this, the cost of labour is shorter and more productive, both in time and cost of labour, as the Oxichloride dries into a hard, immovable layer, quite like an enamel than Paint.
In using the Oxichloride, no difference in the materials with which it is mixed is required. Oil and Turpentine being employed as usual both for work technically called Painting, and for work intended to be varnished. For the use of Paper Hangers and Leather Dressers, the Oxichloride is found to be peculiarly suitable. The Washington Chemical Company strongly recommend this newly discovered substance to the notice of consumers, both on account of its economy, and its intrinsic good qualities as a paint.
OFFICE IN LONDON.—Mr. R. COOKE, No. 7, Size-lane.
Office of the Washington Chemical Company,
78, Grey-street, Newcastle-on-Tyne, January 1, 1864.

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